

Application No.: 10/524,767

Docket No.: 1817-0155PUS1

Docket No.: 1817-0155PUS1  
(PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:  
John A. FORAN et al.

Application No.: 10/524,767

Confirmation No.:

Filed: February 16, 2005

Art Unit: N/A

For: A FUNDS TRANSFER METHOD AND  
SYSTEM

Examiner: Not Yet Assigned

RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTSCommissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Notification of Missing Requirements dated June 7, 2005, Applicant respectfully submits:

- Attached is a copy of the Notification of Missing Requirements (371 Formalities Letter).
- Attached is the Executed Declaration and Power of Attorney  Original  Photocopy.
- The specification attached to the executed Declaration and Power of Attorney is a true copy of the specification that was filed in the U.S. Patent and Trademark Office on February 16, 2005, including any amendments thereto (if applicable) filed on even date therewith.
- The undersigned hereby declares that "Attorney Docket No. 1817-0155PUS1" on page 1 of the attached inventors' Declaration corresponds to Appl. No. 10/524,767 filed February 16, 2005 entitled A Funds Transfer Method and System.

Attached is an English language translation of the above-identified application that was filed in a foreign language, which should be used as the copy for examination purposes.

See the attached Translator's Verification; or

The undersigned states that the English translation attached hereto is a true and correct translation of the application as originally filed in a foreign language.

Attached are sheet(s) of drawings. Please substitute these replacement drawings for the corresponding sheet(s) of drawings on file in the above-identified application.

Attached are substitute claims commencing on a separate sheet in accordance with 37 C.F.R. § 1.75(h).

Attached is a substitute abstract commencing on a separate sheet in accordance with 37 C.F.R. § 1.72(b).

Attached is a substitute specification that complies with 37 C.F.R. § 1.52. The substitute specification does not contain new matter.

Attached is a preliminary amendment.

Applicant claims small entity status under 37 C.F.R. § 1.27.

Submitted concurrently herewith under separate cover for recording is an Assignment.

Attached is a Petition for Extension of Time.

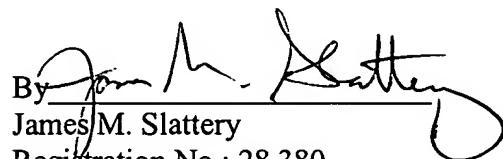
Attached hereto is the fee transmittal listing the required fees.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to our Deposit Account No. 02-2448 for

any additional fees required under 37 C.F.R. § 1.16 or under § 1.17; particularly, extension of time fees.

Dated: JUL 13 2005

Respectfully submitted,

By 

James M. Slattery  
Registration No.: 28,380  
BIRCH, STEWART, KOLASCH & BIRCH, LLP  
8110 Gatehouse Rd  
Suite 100 East  
P.O. Box 747  
Falls Church, Virginia 22040-0747  
(703) 205-8000  
Attorney for Applicant

Attachment(s)



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
 United States Patent and Trademark Office  
 Address: COMMISSIONER FOR PATENTS  
 P.O. Box 1450  
 Alexandria, Virginia 22313-1450  
 www.uspto.gov

U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/524,767	John Anthony Foran	1817-0155PUS1
INTERNATIONAL APPLICATION NO.		
PCT/IE03/00111		
IA. FILING DATE		PRIORITY DATE
08/18/2003		08/16/2002

02292  
 BIRCH STEWART KOLASCH & BIRCH  
 PO BOX 747  
 FALLS CHURCH, VA 22040-0747

~~SEARCHED~~ <sup>VM</sup>  
 SOCKETED <sup>VM</sup>  
 perfect filing 8/17/05

CONFIRMATION NO. 3428  
 371 FORMALITIES LETTER  
 \*OC000000016204959\*  
 \*OC000000016204959\*

Date Mailed: 06/07/2005

**NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)**

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Copy of the International Application filed on 02/16/2005
- Copy of the International Search Report filed on 02/16/2005
- Copy of IPE Report filed on 02/16/2005
- Preliminary Amendments filed on 02/16/2005
- Information Disclosure Statements filed on 02/16/2005
- U.S. Basic National Fees filed on 02/16/2005
- Priority Documents filed on 02/16/2005

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.

**ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.**

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

SHAKEEL AHMED

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Telephone: (703) 308-9140 EXT 208

**PART 1 - ATTORNEY/APPLICANT COPY**

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U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/524,767	PCT/IE03/00111	1817-0155PUS1

FORM PCT/DO/EO/905 (371 Formalities Notice)